



Oklahoma Cooperative Extension Service  
Oklahoma State University

---

# Pathways to Success

A Basic Living Skills Curriculum

## Finding Transportation

Sissy Osteen, Ph.D., CFP®  
sissy.osteen@okstate.edu

Revised 2010



## **Finding Transportation**

Today you will learn: How to buy a car.

### **Buying a Car**

Finding transportation is not simple.

What kind of transportation do you need?

What can you afford?

What options are available?

Most people need a car.

Cars are needed to go to work and school.

Cars are used for shopping and fun trips.

If you decide you need a car, there will be things  
you will need to think about.

What kind of car do you need?



What kind of car would you like?



How much can you pay?

\$            \$\$            \$\$\$

## What kind of car do you need?

Your car needs may differ in several ways. Some people drive on city streets. Others drive on country roads. Some people drive short distances. Others drive long distances. Some people need a car to carry other people and lots of things. Others just need room for themselves.



Large cars or pickups do better on country roads than small cars.

Small cars are cheaper to run than large cars, but are not as easy to ride in. You may need a large car to hold other people and things.

Where will you do most of your driving?  
\_\_\_\_\_

Are gas costs important to you? \_\_\_\_\_

How many people will be riding with you? \_\_\_\_\_

Is comfort important to you? \_\_\_\_\_

What size car do you think you need?

\_\_\_\_\_

Why? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



Where can you find a car? Some places to look might  
be in newspaper want ads, at car dealers and friends  
who are selling their cars.

## What kind of car would you like?

Cars differ in the way they look. Do you want a certain make or color? There are several companies that make cars. You will want to find out as much as you can about different cars before you buy. You can learn about cars from consumer magazines, your friends and relatives, repair shops, ads, and car dealers.



There are many types of cars to choose from. You will have to decide what kind of car you like.

Here are just a few questions to help you decide what kind of car you like.

Do you want a pickup? \_\_\_\_\_

Do you want a 2 door or a 4 door? \_\_\_\_\_



Do you want a  ? \_\_\_\_\_



Do you want a  ? \_\_\_\_\_

Do you want a convertible? \_\_\_\_\_

Do you want a sports car? \_\_\_\_\_

What color car do you want?

\_\_\_\_\_

What features on a car do you want?

(Check those that apply.)

\_\_\_ Automatic transmission

\_\_\_ Air conditioning

\_\_\_ Power brakes

\_\_\_ Power steering

\_\_\_ Power windows

\_\_\_ Cruise control

\_\_\_ Radio

\_\_\_ CD player/MP3

The make, color and features affect the price of the car. You can save money by not paying extra

for features you do not want or will not use.

## What car can you afford?

The cost of a car is very important. Many times people do not have enough money to pay cash for a car. They have to buy on credit. To figure how much you can afford, subtract all your monthly expenses from your monthly income. How much is left? Is there enough money for a down payment and monthly payments? Will you have enough money to pay for other car costs? These costs are insurance, repairs and gas.

Examples:	<u>Monthly Expenses</u>	
	Food (costs above food stamps)	\$100.00
	Housing and utilities	350.00
	Household supplies	35.00
	Child care	100.00
	Recreation and personal goods	30.00
	Medical plus insurance	25.00
	Savings	10.00
	Credit payments	55.00
	Clothing	40.00
	Other - gifts, church, school supplies, restitution, taxes, etc.	<u>100.00</u>
	<b>Total</b>	<b>\$845.00</b>
	Your monthly income	\$975.00
	Your monthly expenses	<u>- 845.00</u>

\$130.00 car payment  
**Plus** insurance,  
taxes, title, license,  
gas, inspection,  
upkeep and repair

Figure how much you can afford for a car on the form below.

Your monthly expenses

Food	\$ _____
Housing and utilities	\$ _____
Household supplies	\$ _____
Child care	\$ _____
Recreational and personal goods	\$ _____
Medical plus insurance	\$ _____
Savings	\$ _____
Credit payments	\$ _____
Clothing	\$ _____
Other - gifts, church, school supplies, restitution, taxes, etc.	\$ _____
Total	\$ _____

Your monthly income \$ \_\_\_\_\_

Your monthly expenses - \$ \_\_\_\_\_

\$ \_\_\_\_\_

**Plus** insurance  
taxes, title, license, gas,  
inspection, upkeep and  
repair

You can buy a good used car if you shop carefully.

When you find a used car you like, check it out using the form on the next pages. Then drive the car. Take it to a mechanic. Ask if you should buy the car.



Ask these questions about the car.

1. Why are you selling the car?
2. Is there a service record available?
3. Was the car driven in town or out of town?
4. Who owned the car?



## Buying a Used Car

### Outside

YES NO

Is the paint color on the inside of the door frame different?      \_\_\_      \_\_\_

Is the paint different colors?      \_\_\_      \_\_\_

Is there chipped paint or rust?      \_\_\_      \_\_\_

Are there any dents?      \_\_\_      \_\_\_

Are the tires worn?      \_\_\_      \_\_\_

Are the lights not working?      \_\_\_      \_\_\_

Is it hard to close the doors, hood or trunk?      \_\_\_      \_\_\_

### Inside

Are the seats worn?      \_\_\_      \_\_\_

Is it hard to roll the windows up or down?      \_\_\_      \_\_\_

Are the floor mats or floor worn?      \_\_\_      \_\_\_

Is the brake or clutch pedal worn?      \_\_\_      \_\_\_

### Under the hood

Are there wet spots on the radiator?      \_\_\_      \_\_\_

Is the water in the radiator rusty or dirty?      \_\_\_      \_\_\_

Are the hoses cracked?      \_\_\_      \_\_\_

Is the air filter dirty?      \_\_\_      \_\_\_

Is the electrical wiring frayed or cracked?      \_\_\_      \_\_\_

Is the oil on the dipstick heavy or dirty?      \_\_\_      \_\_\_



If you answer yes to most of the questions, forget about the car. If you answer no, it might be a good buy. Take it to a mechanic for his or her opinion.

If the mechanic says the car is working good, you will want to negotiate a fair price for the buyer (you) and the seller. Find out what the “blue book” price is by calling a bank and asking.

The price on the car can be less if you trade-in your old car. Ask for a lower price even if you do not have an old car to trade-in.

Buying a car costs a lot of money. You can buy

a car that meets your needs if you shop

carefully.



If you can't afford to buy a new or used car:

Ride a city bus or get a ride on a school bus.



Get a bicycle for shorter distances.

Car pool.



Pay someone gas money to give you a ride to work.

